

**UNITED STATES DISTRICT COURT FOR THE  
DISTRICT OF RHODE ISLAND**

BUREAU OF CONSUMER FINANCIAL  
PROTECTION,

Plaintiff,

v.

CITIZENS BANK, N.A.,

Defendant.

Case No. 1:20-cv-00044-WES-LDA

Judge William E. Smith

Magistrate Judge Lincoln D. Almond

**STIPULATION REGARDING EXTENDING TIME FOR  
DEFENDANT'S ANSWER**

Plaintiff Bureau of Consumer Financial Protection and Defendant Citizens Bank, N.A., hereby stipulate and agree that Defendant shall have up to and including December 31, 2020 to file an answer to the Plaintiff's Complaint in this action.

Respectfully submitted:

Plaintiff,

CONSUMER FINANCIAL PROTECTION  
BUREAU,

By its attorneys,

/s/ Rebecca Watson

Rebecca Watson (DC #989313)  
Charles Eric Mothander (DC #1032539)  
Renée S. Orleans (MD Bar)  
Enforcement Attorneys  
Bureau of Consumer Financial Protection  
1700 G Street, NW  
Washington, DC 20552  
Telephone (Watson): 202-435-7895  
Telephone (Mothander): 202-435-7321

Defendant,

CITIZENS BANK, N.A.,

By its Attorneys,

/s/ Geoffrey W. Millsom

Geoffrey W. Millsom (#6483)  
Brenna Anatone Force (#8555)  
Daniel J. Procaccini (#8552)  
ADLER POLLOCK & SHEEHAN P.C.  
One Citizens Plaza, 8th Floor  
Providence, RI 02903-2443  
Tel.: (401) 274-7200  
Fax: (401) 351-4607  
GMillsom@apslaw.com

Telephone (Orleans): 202-435-7271  
Fax: 202-435-7722  
E-mail: Rebecca.Watson@cfpb.gov  
E-mail: Charles.Mothander@cfpb.gov  
E-mail: Renee.Orleans@cfpb.gov  
Dated: December 10, 2020

BForce@apslaw.com  
DProcaccini@apslaw.com  
Dated: December 10, 2020

- and -

/s/ Helgi C. Walker  
Helgi C. Walker, pro hac vice  
Elizabeth P. Papez, pro hac vice  
Jacob T. Spencer, pro hac vice  
Brian A. Richman, pro hac vice  
Max E. Schulman, pro hac vice  
GIBSON, DUNN & CRUTCHER LLP  
1050 Connecticut Avenue, N.W.  
Washington, DC 20036-5306  
Tel.: (202) 955-8500  
Fax: (202) 467-0539  
HWalker@gibsondunn.com  
EPapez@gibsondunn.com  
JSpencer@gibsondunn.com  
BRichman@gibsondunn.com  
MSchulman@gibsondunn.com  
Dated: December 10, 2020

**CERTIFICATE OF SERVICE**

I hereby certify that I filed the foregoing Answer through the ECF system on the 10th day of December, 2020, and that notice will be sent electronically to all counsel who are registered participants identified on the Mailing Information for 1:20-cv-00044-WES-LDA.

/s/ Daniel J. Procaccini